

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lucinda Kay Freeman  
Debtor

Case No. 22-02244-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jan 13, 2023

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 31

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:**

Recip ID	Recipient Name and Address
db	+ Lucinda Kay Freeman, 65 Greenlea Way, Chambersburg, PA 17202-4462
5507208	+ AMERIPRO REC, 34505 W 12 MILE ROAD, FARMINGTON, MI 48331-3258
5507209	+ CAP1/MARCS, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
5507211	CCB/PIERCE, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5507212	+ CHAMBERSBURG ANIMAL HOSPITAL, 1340 LINCOLN WAY E, CHAMBERSBURG, PA 17202-3099
5507218	+ FIRST HORIZON BANK, 1 CORPORATE DRIVE STE 360, LAKE ZURICH, IL 60047-8945
5507222	+ JESSE JAMES AUTO MART, 4599 MOLLY PITCHER HWY, CHAMBERSBURG, PA 17202-9231
5507226	+ ORRSTOWN BANK MAIN OFFICE, 77 E KING STREET, SHIPPENSBURG, PA 17257-1351

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/PDF: AIS.cocard.ebn@aisinfo.com	Date/Time	Recipient Name and Address
5507210		Jan 13 2023 19:00:21	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5507213	Email/Text: documentfiling@lciinc.com	Jan 13 2023 18:55:00	COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
5507214	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2023 18:55:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5507215	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 13 2023 18:55:00	CRDMGMCOMP, 2121 NOBLESTOWN ROAD, PITTSBURGH, PA 15205-3956
5507216	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 13 2023 18:55:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5507217	Email/PDF: creditonebknotifications@resurgent.com	Jan 13 2023 19:00:16	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5507231	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 13 2023 18:55:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5507219	Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 13 2023 19:00:10	FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145
5507220	^ MEBN	Jan 13 2023 18:50:17	GEICO INS, ONE GEICO PLAZA, BETHESDA, MD 20811-0002
5507221	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 13 2023 18:55:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5507223	^ MEBN	Jan 13 2023 18:51:12	KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET

5507224	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2023 19:00:17	STREET, PHILADELPHIA, PA 19106-1541
5508359	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2023 19:00:10	LVNV FUNDING LLC, BK NOTICES, 55 BEATTIE PL STE 110 MS576, GREENVILLE, SC 29601-5115
5507225	+ Email/Text: bankruptcy@sccompanies.com	Jan 13 2023 18:55:00	MONTGOMERY WARD, 1112 7TH AVENUE, MONROE, WI 53566-1364
5511185	+ Email/Text: bankruptcy@sccompanies.com	Jan 13 2023 18:55:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5511184	+ Email/Text: bankruptcy@sccompanies.com	Jan 13 2023 18:55:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5507227	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 19:00:10	PORTFOLIO RECOVERY ASSOCIATES LLC, BK NOTICES, PO BOX 41067, NORFOLK, VA 23541
5507228	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 18:55:00	QUANTUM3 GROUP LLC, PO BOX 788, KIRKLAND, WA 98083-0788
5507229	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2023 19:00:11	RESURGENT CAPITAL SERVICES, CORRESPONDENCE, PO BOX 10497, GREENVILLE, SC 29603-0497
5507230	+ Email/Text: bankruptcy@sw-credit.com	Jan 13 2023 18:55:00	SW CREDIT SYS, 4120 INTERNATIONAL PKWY STE 1100, CARROLLTON, TX 75007-1958
5507232	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 13 2023 18:55:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5507233	+ Email/Text: bankruptcytn@wakeassoc.com	Jan 13 2023 18:55:00	VALLEY CREDIT SERVICE INC, PO BOX 2162, HAGERSTOWN, MD 21742-2162
5507234	+ Email/Text: bnc-bluestem@quantum3group.com	Jan 13 2023 18:55:00	WEBBNK/FHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:**

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Lucinda Kay Freeman DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor First Horizon Bank mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:** : **CHAPTER 13**  
**LUCINDA KAY FREEMAN** :  
**aka Cindy Kay Freeman** : **CASE NO. 1:22-bk-02244**  
**Debtor** :  
:  **ORIGINAL PLAN**  
:  
:  **AMENDED PLAN (indicate 1ST, 2ND,  
3RD, etc.)**  
:  
:  **0 Number of Motions to Avoid Liens**  
:  
:  **0 Number of Motions to Value Collateral**

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

<b>1</b>	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
<b>2</b>	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> 0 Included	<input checked="" type="checkbox"/> Not Included
<b>3</b>	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> 0 Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$54,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment	Total Payment Over Plan Tier
12/2022	11/2027	\$900.00	\$		\$54,000.00
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
				Total Payments	\$54,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:  Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

Debtor is over median income. Debtor calculates that a minimum of \$24,420.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### **B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

No assets will be liquidated. If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

## **2. SECURED CLAIMS**

#### **A. Pre-Confirmation Distributions. Check one.**

None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

#### **B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. If "None" is checked, the rest of § 2.B need not be completed or reproduced. \

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
FIRST HORIZON BANK	65 Greenlea Way, Chambersburg, PA	0618

JESSE JAMES AUTO MART	2013 Dodge Caravan SE tan (approx. 82,000 miles)	
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**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).**

*Check one.*

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

- The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
FIRST HORIZON BANK	65 Greenlea Way, Chambersburg, PA	Per allowed proof of claim \$40,000.00 estimated		Per allowed proof of claim
JESSE JAMES AUTO MART	2013 Dodge Caravan SE tan (approx. 82,000 miles)	Per allowed proof of claim \$0 estimated		Per allowed proof of claim

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$4,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
NONE	

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C.**

**§507(a)(1)(B).** Check one of the following two lines.

- If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** Check one of the following two lines.

- None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** Check one of the following two lines.

- None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.  
 entry of discharge.  
 closing of case:

**7. DISCHARGE: (Check one)**

- The debtor will seek a discharge pursuant to § 1328(a).  
 The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Secured claims, pro rata.
- Level 5: Priority claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: General unsecured claims.
- Level 8: Untimely filed unsecured claims to which the debtor has not objected.

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- (1) Claim amounts: The amounts of the claims listed in the plan and schedules are estimated amounts and are not admissions by the Debtors as to the amount(s) owed.
- (2) Property surrendered under Section 2 F. shall be surrendered in full satisfaction of

creditors' claims unless a creditor files an allowed amended claim with sufficient evidence establishing that it is entitled to a deficiency portion of the claim.

(3) Part 1A of the Plan calculations for minimum payment to unsecured creditors includes unsecured claims, and administrative expenses/fees such as trustee's commission and attorney fees.

(4) Lien Releases.

(a) Personal Property: Upon the satisfaction, completion of cramdown payment, or other discharge of a security interest in a motor vehicle, mobile home, or in any other personal property of this estate in bankruptcy for which ownership is evidenced by a certificate of title, the secured party shall within thirty (30) days after the entry of the discharge order or demand execute a release of its security interest on the said title or certificate, and mail or deliver the certificate or title and release to the Debtor or to the attorney for the Debtor. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

(b) Real Property: Upon the, completion of cramdown payment, strip off, or other discharge of a security interest in real property, the secured party shall within sixty (60) days after the entry of the discharge order file a satisfaction piece or release of its security interest in the office of the Recorder of Deeds for the county in which the real estate is located. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

(5) Confirmation of this Plan shall not bar the Debtor from:

(a) filing objections to any claims;

(b) amending his schedules to add a creditor who was omitted from his schedules and to amend this Plan to provide for the treatment of such creditor or any other creditor who failed to timely file a proof of claim;

(c) seeking to avoid a lien under Section 522 of the Code or seeking the determination of the extent, validity and/or priority of any liens;

(d) seeking a determination as to the dischargeability of any debt; or

(e) selling any asset free and clear of liens and encumbrances by motion or adversary.

(6) Direct payments under 2B subsection are not "provided for" under this plan and therefore shall not impact the Debtor's ability to receive a discharge.

/s/ Dorothy L. Mott, /s/ Kara K. Gendron

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Dorothy L. Mott, Kara K. Gendron  
Attorneys for Debtor(s)

/s/ Lucinda Kay Freeman  
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9